



Annual Report on the Charter 2020/21

"Making you feel at home"



Bridgewater Housing Association Annual Report on the Charter 2020/21

"Making you feel at home"

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Introduction

Welcome to our Report on the Charter for the financial year 2020/21, my fourth report to you as Chairperson, which comes at the end of the most challenging 12 months in the Association's history.

Over the last 23 years, we have seen the Association build on its reputation of providing good quality, modern homes and services in a beautiful environment, to our customers. We have invested a considerable amount of tenant's rental income in the repair and modernisation of our homes and this will continue in to the future, guided by a new business plan which the Board will consider during 2021.

Having a house that is safe, secure and affordable is a cornerstone of what we do. And as a Board member and someone who has grown up in Erskine and is a tenant of the Association, I see evidence everywhere of the Association going the extra mile every day to make things better for our tenants specifically and for the wider Erskine community generally and even more so during the current pandemic challenges.

Until recent events, the key external drivers which have influenced the priorities of the Association have included changes in the social security system; reduction in public finance; the value for money agenda; the challenge of health and social care integration, increasing population of older people, including people with dementia and the Scottish Government's Housing to 2040 agenda. These have not gone away. However, undoubtedly the key external driver now, is the global pandemic and Covid19, the full impact of which is likely not to be known for some time.

Dealing with it and understanding the longer-term impact of it, which could be more



protracted than initially anticipated, will continue to be a focus for the business for the foreseeable future and it is likely to result in some fundamental changes to the way services are delivered as we learn from the successes and challenges during the crisis.

The climate challenge and the EESH programme and the implications of Brexit will also all have an impact on the priorities of the Association and its new business plan. The Government recently consulted on its Housing 2040 document which formed part of the Programme for Government. Its key themes include affordability (whole life economic costs and benefits to address inequalities in health, wealth and education), new homes built to higher standards, local communities responding to housing need in their area, enhanced biodiversity and efficiency. Government intervention to help existing and new communities to be physically, digitally, culturally and economically connected, and ensuring the housing market is highly flexible to enable people to meet their changing needs are also highlighted.

All of these themes are important for Bridgewater's future impact as a community anchor organisation.

The way we do things at Bridgewater is as important to me as what we do and I am very proud of the impact that Bridgewater has had in Erskine, not only over the past 23 years but also during the last most challenging year. My hope and the Association's ambition is to continue doing what it does best and I look forward to you joining us on our journey.

Thank you.
Alastair Morris, Chair
October 21

OUR VISION, MISSION, VALUES AND OBJECTIVES

The Association wants to be a customer focussed organisation which delivers the best affordable housing and services to people who need them most.

And that our mission is to:

Get It Right for Every Customer.

Our values are:

Doing what matters most, with and for, our customers.

We are committed to providing quality, not just in the homes we build and maintain but also the services that we deliver. We believe that our customers want excellent homes and environments, value for money and a good experience when dealing with their landlord and we aim to deliver this, in partnership with them.

Putting customers first

We believe that this should permeate everything that we do, whether it's in procuring the best repairs and maintenance contracts or redesigning a service to better meet our customers' needs or removing the obstacles which prevent us from doing what they want. Our Board, as the Governing Body and our Leadership Team will provide strong leadership and oversight, ensuring tenants and other customers are protected and at the forefront of all that we do.

Getting it right first time

We will ensure a consistent approach to service delivery and strive to make sure that our customers experience is a "one stop" one. This means delivering excellent customer service which we can be proud of and that our customers can expect as a matter of course.

Our Draft Business Plan aims to ensure that the programme of continuous improvement is implemented effectively to support the excellent services that our customers are used to. To achieve this our Board established a set of strategic objectives, underpinned by clear delivery plans over the life of the plan.

These reflected the opportunities and threats in the evolving external environment in which we operated during the development of the plan and the internal strengths and weaknesses of the Association. Although, some of the plan will be reviewed to take account of the impact of the pandemic, it is unlikely that our strategy will change.

The Association has developed an action plan around these six strategic objectives and monitors its actions and outcomes on a regular basis.

- 1. Manage and maintain high quality, affordable homes and services**
- 2. Deliver a quality value for money customer experience in partnership with customers**
- 3. Protect and enhance the value of the environment.**
- 4. Invest in our staff and our Board**
- 5. Exploit collaborative opportunities for improvement and growth**
- 6. Demonstrate strong, sustainable and effective strategic governance and financial control**

What is the Scottish Social Housing Charter and what does it mean for our tenants?

The Scottish Social Housing Charter sets the standards and outcomes that all social landlords should be achieving for tenants and other customers through their housing activities.

The Charter aims to help improve the quality and value of the services that social landlords provide and supports the Scottish Government's long-term aim of creating a safer and stronger Scotland. The Charter clearly states what tenants and other customers can expect from social landlords and helps them hold landlords to account. It encourages landlords to focus their efforts on achieving outcomes that matter to their tenants and give tenants and other customers more opportunities to be part of the decision making processes and to help review, scrutinise and shape their services for the benefit of all tenants and customers.

One of the requirements of the Charter is that social landlords publish our compliance with the standards and outcomes within the Charter, on an annual basis. You will receive this report, or something similar, each year around October, following the publication of the Annual Report on the Charter information by the Scottish Housing Regulator in August each year. Also regular updates on performance will be provided in our newsletter and posted on our Web site.

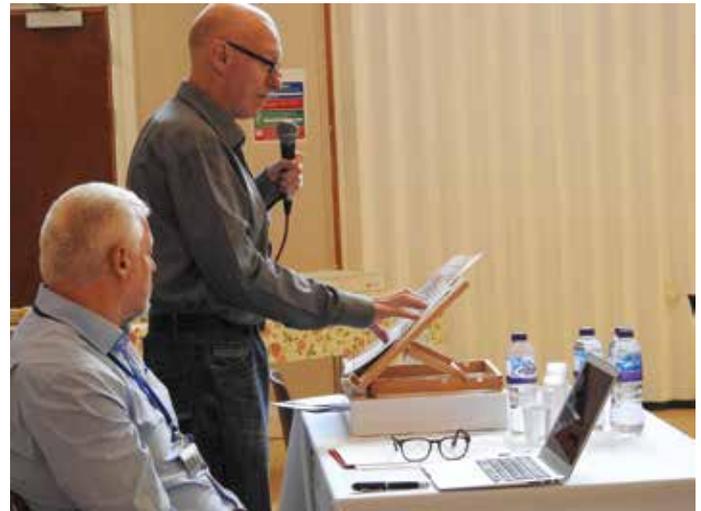
The Charter contains a total of 16 outcomes and standards against which the Scottish Housing Regulator will assess all social landlords annually. Bridgewater is measured against 14 of the 16 outcomes as outcomes 12 and 16 which relate to homelessness and the management of sites for Gypsies/Travellers respectively, only apply to local authorities.

The outcomes are as follows:

Customer/Landlord Relationship

1. Equalities
2. Communication
3. Participation

This report has been designed to show the progress of Bridgewater Housing Association in achieving the standards and outcomes included within the Charter.



Housing Quality and Maintenance

4. Quality of Housing
5. Repairs, Maintenance and Improvements

Neighbourhood and Community

6. Estate Management, Anti-social Behaviour, Neighbour nuisance and Tenancy Disputes

Access to Housing and Support

7. Housing Options
8. Housing Options
9. Housing Options
10. Access to Social Housing
11. Tenancy Sustainment

Getting Good Value from Rents and Service Charges

13. Value for Money
14. Rents and Service Charges
15. Rents and Service Charges

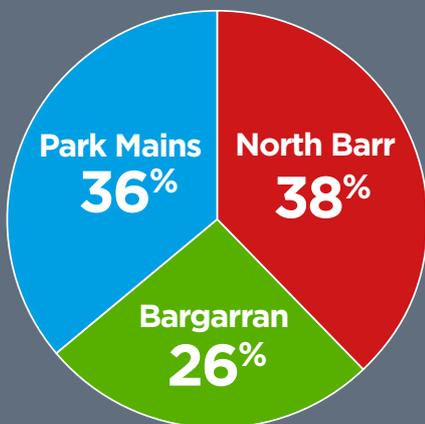
Our Performance in 2020/21

The Scottish Social Housing Charter (SSHC) sets out the standards and outcomes that landlords should achieve. Each year, we are required to report our performance against the Charter to the Scottish Housing Regulator. Here is how Bridgewater performed in those areas in 2020/2021.

Homes and rents

At 31 March 2021 your landlord owned 846 homes. The total rent due for the year was £4,151,843. We did not apply a rent increase.

Stock by area and type



Houses - 485	Tenement - 333
4 in a block - 16	Other flat/ maisonette - 12

Average weekly rents

Size of home	Number owned	BHA	Scottish average	Difference
1 apartment	2	£51.16	£73.61	-30.5%
2 apartment	242	£90.88	£79.48	14.3%
3 apartment	356	£95.21	£82.60	15.3%
4 apartment	151	£99.00	£89.81	10.2%
5 apartment	95	£109.15	£99.97	9.2%
Total	846			

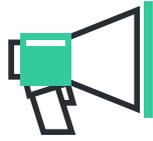
Tenant satisfaction

Of the tenants who responded to our most recent tenant satisfaction survey:



94%

94% said they were satisfied with the **overall service** it provided, compared to the Scottish average of 89.0%.



95.3%

95.3% felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of 91.7%.



83.1%

83.1% of tenants were satisfied with the **opportunities to participate** in your landlord's decision making, compared to the Scottish average of 86.6%.

Quality and maintenance of homes



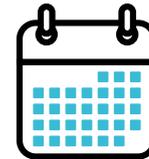
97.6%

97.6% of your landlord's homes met the **Scottish Housing Quality Standard** compared to the Scottish average of 91.0%.



2.5hrs

The average time your landlord took to complete **emergency repairs** was **2.5 hours**, compared to the Scottish average of 4.2 hours.



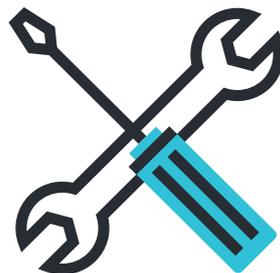
8.6 days

The average time your landlord took to complete **non-emergency repairs** was **8.6 days**, compared to the Scottish average of 6.7 days.



88.1%

Your landlord completed **88.1%** of **reactive repairs** "**right first time**" compared to the Scottish average of 91.5%.



90.6%

90.6% of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 90.1%



N/A

Your landlord does not operate a **repairs appointment system**.

Neighbourhoods

75.0%

75.0% of these **cases were resolved** within targets agreed locally, compared to the Scottish figure of 94.4%.



Value for money



99.6%

The amount of money your landlord collected for current and past rent was equal to **99.6%** of the **total rent** it was due in the year, compared to the Scottish average of 99.3%.



3.0%

It did not collect **3.0%** of rent due because **homes were empty**, compared to the Scottish average of 1.4%. See note at the bottom of Page 15.



82 days

It took an average of **82 days** to **re-let homes**, compared to the Scottish average of 56.3 days. See note at the bottom of Page 15.

Customer / Landlord Relationship

OUTCOME 1: Equalities

Social Landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives access to housing and housing services.

This outcome describes what social landlords, by complying with equalities legislation, should achieve for all tenants and other customers regardless of age, disability, gender reassignment, marriage and civil partnership, race, religion or belief, sex or sexual orientation. It includes landlord's responsibility for finding ways of understanding the rights and needs of different customers and delivering services that recognise and meet these.

The Association recognises its statutory responsibility to treat everyone fairly and equally and is committed to meeting its statutory obligations, but more than this, we are focussed on making sure that nothing that we do disadvantages any community or anyone, regardless of who they are. The Association has signed up to the Chartered Institute of Housing's Equalities Charter and has adopted a plan to implement changes to the way we do things. In this respect we try to ensure that:

- Equality and diversity is driven from the top
- Equality and diversity informs our business planning
- Equality and diversity shapes our organisational culture
- We involve our customers in shaping and scrutinising services
- We represent the communities which we serve
- We support the communities which we serve
- From a practical point of view our office is wheelchair accessible and have hearing loops to assist sensory impaired customers.
- We work in partnership with other agencies to provide support to tenants with particular needs
- We provide accommodation and support services for older people
- We provide accommodation and services for people with particular needs
- We invest substantial amounts of our own and grant money in adapting properties so that they are more suitable for people with particular needs
- We provide the Care and Repair Service on behalf of Renfrewshire and East Renfrewshire Councils which aims to help older and disabled owner occupiers live longer in their own homes
- For customers where English is not their first language, we are committed to working with translation services when needed.

OUTCOME 2: Communication

Social Landlords manage their business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

This outcome covers all aspects of landlord's communication with tenants and other customers. This could include making use of new technologies such as web-based tenancy management systems and smart phone applications. It is not just about how clearly and effectively a landlord gives information to those who want it. It also covers making it

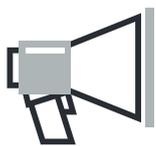
easy for tenants and other customers to make complaints and provide feedback on services, using that information to improve services and performance and letting people know what they have done in response to complaints and feedback. It does not require landlords to provide legally protected, personal or commercial information.

We continue to believe that good communication with our customers is essential and that it is the platform which helps us build effective involvement of tenants and residents. How can people engage with us if they don't have the right information and in the right format in order to do

it effectively. Consequently, we use a number of different ways to provide information to our customers.

- Web site /Facebook
- E mail
- Text
- Letter
- Newsletter
- Telephone
- Calling in to the office
- Home visits
- Reception Area TV (subject to Covid Guidance)

In our last Customer Satisfaction Survey, almost everyone we asked told us that we were good at keeping them informed.



% of tenants who felt that their landlord was good at keeping them informed about their services and outcomes.



Bridgewater HA

95.3%

Linstone Housing

98.4%

Williamsburgh HA

98.1%

Paisley HA

100%

Barrhead HA

93.6%

Ferguslie Park HA

97.3%

Scottish Average

91.7%

During Covid we increased communication with our tenants by introducing welfare calls to all tenants at the outset of the pandemic to find out what types of assistance tenants needed. The following letters were issued to all tenants:

- March 20 - Change to services due to Coronavirus (Covid-19)
- March 20 - Your Home is Safe
- June 20 - Resumption of Services
- August 20 - New Repairs Contractor Appointed
- We increased our newsletters to our tenants in our sheltered housing and extra care developments.
- We also surveyed tenants to obtain feedback on the support available during Covid19.

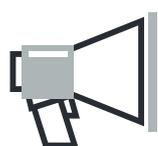
OUTCOME 3: Participation

Social Landlords manage their business so that tenants and other customers find it easy to participate in and influence their landlords' decisions at a level they feel comfortable with.

This outcome describes what landlords should achieve by meeting their statutory duties on tenant participation. It covers how social landlords gather and take account of the views and priorities of their tenants, other customers, and bodies representing them such as registered tenant organisation; how they shape their services to reflect these views; and how they help tenants, and other customers and bodies representing them such as registered tenant

organisations to become more capable of involvement – this could include supporting them to scrutinise landlord services.

Engaging with our customers is crucial to the success of our business and particularly when people, may lack confidence to come forward and join in and talk to us. Our staff are committed to building positive professional relationships with our customers in order to make it easier for them to engage with us in a variety of different ways and get involved in what we do. This is no more evident in the composition of our voluntary Board members, the majority of whom are either local to Erskine or Bishopton.



% of tenants satisfied with the opportunity to **participate in the landlords decision making**



Bridgewater HA

83.1%

Linstone Housing
96.8%

Williamsburgh HA
99.0%

Paisley HA
99.3%

Barrhead HA
93.1%

Ferguslie Park HA
98.5%

Scottish Average
86.6%

83.1% of tenants are satisfied with the opportunity to participate in Bridgewater's decision making

While there is room for improvement, the outcome is still positive and the number of people who are satisfied,

overall with the service they receive from Bridgewater, where less than 6% of people were not satisfied.



% of tenants satisfied with the **overall service**



Bridgewater HA

94.0%

Linstone Housing
87.3%

Williamsburgh HA
93.3%

Paisley HA
94.8%

Barrhead HA
87.0%

Ferguslie Park HA
89.7%

Scottish Average
89.0%

Housing Quality and Maintenance

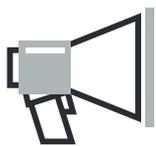
OUTCOME 4: Quality of Housing

Social landlords manage their business so that tenant's homes, as a minimum meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (ESSH) by December 2020.

This outcome describes what landlords should be achieving in all their properties. Social landlords are required to meet the Standard for all the properties they let, unless they are exempt for certain defined social or technical reasons, in which case they are treated as being 'in abeyance'. Landlords are required to regularly review the status of properties in abeyance and ensure they make improvements as soon as possible. Landlord's must also ensure that properties meeting the Standard do not fall below it.

The Association's tenants consistently rate the Association highly when it comes to the quality of their home and for that matter their neighbourhood. We believe that this reflects the high levels of investment in our housing stock and the commitment to maintain the environment in Erskine to the highest possible standard. The investment that we make in our housing is not just important from the point of view of customer satisfaction, it is also important from the point of view of the government who introduced the Scottish Housing Quality Standard which the Association is obliged to meet.

By 2017, the Association was expected to meet and maintain 100% SHQS compliance and we are very proud of the fact that we nearly achieved 100%. The 2.4% which we didn't manage to achieve are 'in abeyance' for technical or social reasons. This means that;



% of homes meeting the SHQS



Bridgewater HA

97.6%

Linstone Housing
79.4%

Williamsburgh HA
99.9%

Paisley HA
96.9%

Barrhead HA
97.6%

Ferguslie Park HA
100%

Scottish Average
91.4%

The introduction of the Energy Efficiency Standard for Social Housing (the ESSH) set social landlords demanding energy efficiency targets to be achieved by 31 December 2020. The ESSH requires all our properties to achieve a Band C energy efficiency rating, again with the exception of properties where social or technical barriers

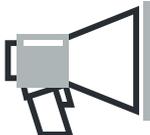
prevent this. We currently anticipate 99% of Bridgewater's properties will meet the ESSH by the end of our 2020-21 investment programme. On December 31st 2020, 94.35% of Bridgewater's homes met the new ESSH standard against the Scottish average of 93%.

OUTCOME 5: Repairs, maintenance and improvements.

Social landlords manage their business so that tenant's homes are well maintained, with repairs and improvements carried out when required and tenants are given reasonable choices about when work is done.

This outcome describes how landlords should meet their statutory duties on repairs and provide repairs and maintenance and improvement services that safeguard the value of their assets and take account of the wishes and preferences of their tenants. This could include setting repair priorities and timescales; setting repair standards such as getting repairs done right, on time, first time; and assessing tenant satisfaction with the quality of the services they receive.

2020/21 continued to be a challenging time for Bridgewater's repairs service with our contractor MPS Housing giving notice during Covid-19 of withdrawal of their services in June 20. The Association maintained a continuous repairs service during this period using multiple individual contractors until a new contractor, Turner Property Services, was appointed in September 20. In addition to the challenges brought by these events all services provided by Bridgewater's Technical Services team were significantly affected by the Covid pandemic and in particular the fluctuations in permitted repairs and maintenance activities imposed by the imposition and relaxation of lockdowns and social distancing requirements.

 % of repairs completed right first time



Bridgewater HA
88.1%

Linstone Housing
84.7%

Williamsburgh HA
91.2%

Paisley HA
94.0%

Barrhead HA
76.7%

Ferguslie Park HA
92.8%

Scottish Average
91.5%

 % tenants who had a repair carried out in the last 12 months satisfied with the repairs service



Bridgewater HA
90.6%

Linstone Housing
90.4%

Williamsburgh HA
90.4%

Paisley HA
92.8%

Barrhead HA
84.3%

Ferguslie Park HA
90.2%

Scottish Average
90.1%

Neighbourhood and Community

OUTCOME 6: Neighbourhood and Community

Estate Management, anti-social behaviour, neighbour nuisance and tenancy disputes.

Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that tenants and other customers live in well-maintained neighbourhoods where they feel safe.

This outcome covers a range of actions that social landlords can take on their own and in partnership with others. It covers action to enforce tenancy conditions on estate management and neighbour nuisance, to resolve neighbour disputes, and to arrange to provide tenancy support where this is needed. It also covers the role of landlords in working with others to tackle anti-social behaviour.

The Association is aware that it is not able to deal with anti-social behaviour whether minor or more serious on its own. We either need to collaborate and negotiate with tenants and owners and or work in partnership with other agencies, such as Renfrewshire Council, the Police and others. Thankfully the incidents of anti-social behaviour in Erskine which relate to people not getting on with their neighbours is very small and generally speaking we are able to encourage people sort out their differences without us getting too involved. But sadly there are times when, as a landlord, we have to insist on people adhering to their tenancy agreement with us.



% of Anti-Social Behaviour cases were **resolved within local targets**



Bridgewater HA

75.0%

Linstone Housing

97.3%

Williamsburgh HA

100%

Paisley HA

88.1%

Barrhead HA

99.3%

Ferguslie Park HA

96.9%

Scottish Average

94.4%

Bridgewater keep all ASB cases open for a period of 12 weeks.

Access to Housing & Support

OUTCOME 7, 8, 9: Access to housing and support

Housing Options

Social landlords work together to ensure that people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them; tenants and people on housing lists can review their housing options; social landlords ensure that people at risk of losing their homes get advice on preventing homelessness.

These outcomes cover landlords' duties to provide information to people looking for housing and advice for those at risk of becoming homeless. This could include providing housing "health checks" for tenants and people on housing lists to help them review their options to move within the social housing sector or to another sector.

After some time in development, on the 1st May 2019 the Association introduced a Common Allocations Policy with Renfrewshire Council, Williamsburgh Housing Association, Linstone Housing Association and Paisley Housing Association for our general needs housing. This policy means that we work in more or less the same way, to make it easier for people to understand, although, there will be local variations. We hoped that by doing this our customers get a better service and have a better understanding of how our policies work. There are separate Allocations Policies for our Sheltered Housing and Extra Care developments. We also carry out the annual review of our waiting list whereby applicants who do not confirm they wish to remain on the waiting list are removed.

These are details of how we managed the housing list during 2020/21, allocations were suspended until August 2020 due to Covid19 restrictions.

	19/20	20/21
Number of new applicants added to the housing list	213	157
Number of applicants on the list at the end of the year	524	583
Number of suspensions of applications	1	3
Applications cancelled	482	54
Number of homeless referrals received from the Council	14	10

OUTCOME 10: Access to social housing

Social landlords ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being rehoused.

This outcome covers what social landlords can do to make it easy for people to apply for the widest choice of social housing that is available and suitable and that meets their needs. It includes actions that social landlords can take on their own and in partnership with others, for example through Common Housing Registers or mutual exchange schemes, or through local information and advice schemes.

The Association is proactive in its approach to people who apply for housing to us. We provide detailed advice about an applicant's prospects of being rehoused by Bridgewater and if this is unlikely then we point people to what might be available with other neighbouring

Associations. Our application form is simple, easy to read and complete and we require only the absolute minimum of back up information from applicants. We keep in touch with applicants and process changes in circumstances quickly so that there is no delay in making sure that an applicant's chances of being selected are maximised. Our development programme over the past ten years has also meant that we have been able to extend the type of housing which is available in Erskine, particularly for frail elderly and by adding Extra Care housing to our portfolio. We have also built mainstream housing in order to increase the availability of family housing in Erskine too.

The Association is committed to preventing homelessness and ensuring that our customers at risk of losing their homes get the advice and support that they need. Our Allocations policy gives priority to insecurity of tenure and we ensure that we comply with our statutory responsibilities to assist Renfrewshire Council in housing people who do not have a roof over their head.

These are the lets we made during 2020/21 by source of let with the previous year as a comparison.

	19/20	20/21
Existing Tenants Transferring	17	7
New housing list applicants	45	31
Mutual Exchanges	1	0
Lets from other sources	11	10
Total	74	48

Due to Covid19 restrictions we were unable to re start letting homes until August 2020 and mutual exchanges were suspended. The Health and Social Care Partnership (HSCP) applied Covid-19 Care Home Guidance to our 2 Extra Care developments which meant access was restricted, BHA and family/ relative were not permitted in the developments so that properties which had become void could not be emptied by relatives until January 21, therefore, only one main door extra care property was let during 2020/21. We provided housing for 48 applicants during 2020/21

OUTCOME 11: Tenancy sustainment

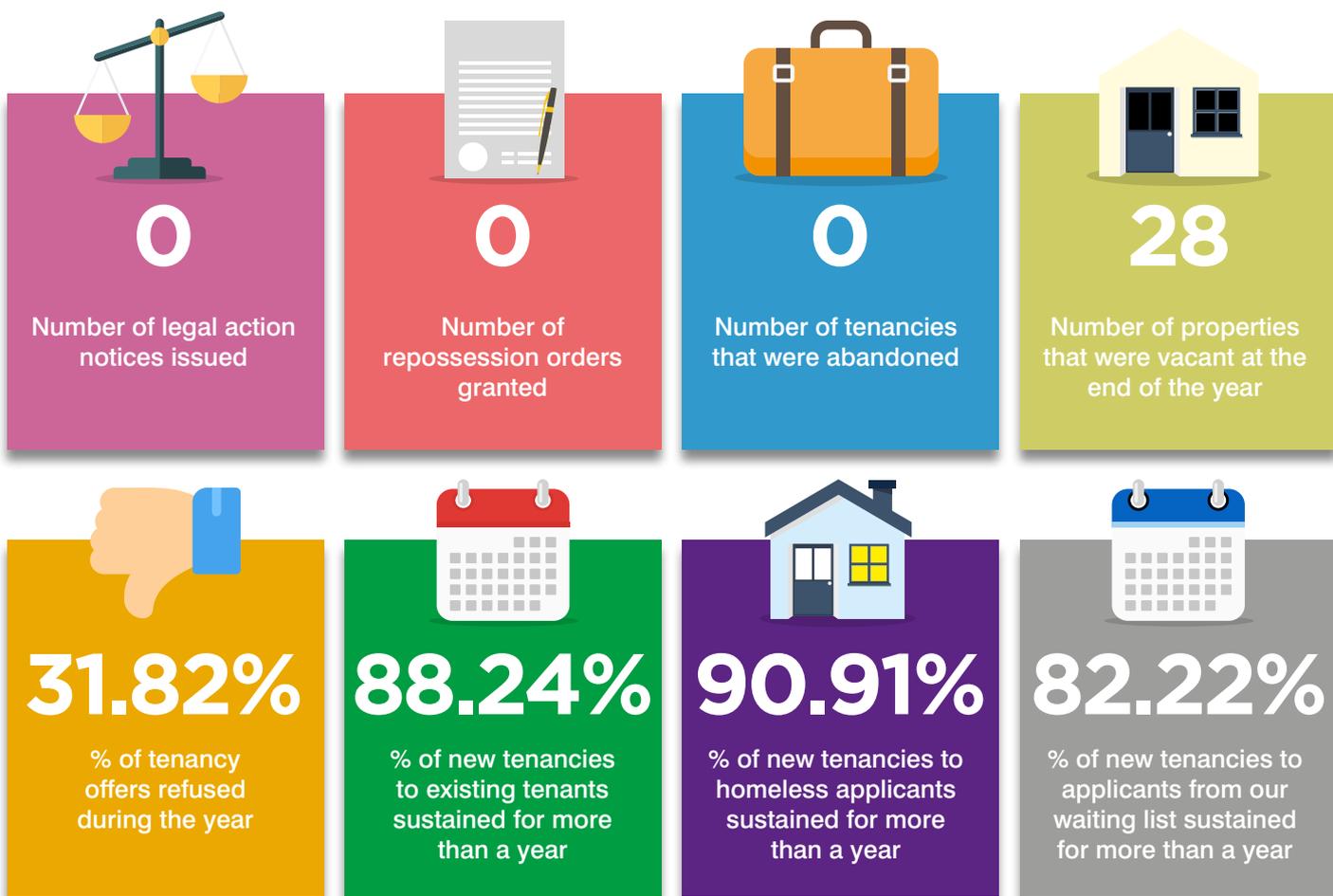
Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

This outcome covers how landlords on their own, or in partnership with others, can help tenants who may need support to maintain their tenancy. This includes tenants who may be at risk of falling in to arrears with their rent, and tenants who may need their home adapted to cope with age, disability, or caring responsibilities.

We believe that usually it is in everyone's best interest to help tenants to stay in their homes through offering help to apply for benefits, assisting with adaptations to their homes or liaising with support agencies to make sure that where help is needed it is provided by the most appropriate agency.

More and more of our work is centred around trying to ensure that our tenants are able to sustain their tenancy and keep their home. We help tenants by offering them financial and energy advice and point them to other statutory and voluntary agencies who can provide particular types of support. Our arrears management work is designed to help people who are in financial difficulty to obtain financial support and to manage their financial resources better. We provide a Welfare Benefits Advice Service and this is supplemented through our partnership with RAMH who provide Financial/ Budgeting advice. The service has been very successful in engaging tenants and helping people secure additional funds that they are entitled to.

Additionally our Improvement programme has also included a significant amount of work which is designed to make it easier for people to heat their homes and so save money on their fuel bills. This has meant a significant investment in new cladding and in new heating systems.



31.82% of tenancy offers refused during the year was high for a variety of reasons, including applicants not wanting to move during Covid.

Getting Good Value from Rents and Service Charges

OUTCOME 13: Value for Money

Social landlords manage all aspects of their business so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

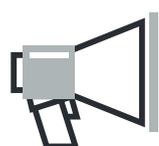
This outcome covers the efficient and effective management of services. It includes minimising the time houses are empty; managing arrears and all resources effectively; controlling costs; getting value out of contracts; giving better value for money by increasing the quality of services with minimum extra cost to tenants, owners and other customers; and involving tenants and other customers in monitoring and reviewing how landlords give value for money.

Assessing value for money is a big concern for all social landlords. Bridgewater is a not for profit organisation. Our main source of income is from the rents we charge our tenants and we need to ensure that every penny that they pay to us is working effectively to provide the best possible service to them. It also means being innovative at “making extra money” and managing our finances.

- Our bank loan interest rates are at a historic low. Actual loan interest payments were £10,765 lower than anticipated in our Budget for the year 2020/21.
- The Association was successful in obtaining a grant from Cycling Scotland amounting to £10,682 in the year to provide bike shelters in the Barholm development.
- Supporting Communities Funding amounting to £45,000 was received from the Scottish Government to support the emergency response to the pandemic within the community

- Community Resilience Funding of £74,425 was received from the Scottish Government to further support Community Action Erskine/ EBI Unites provision and distribution of food and other support, an increase in our welfare rights service and an allocation of £21,000 to Care and Repair for the Small Repairs Service.
- A Community Wellbeing Grant of £6,512 was received in the year for Care and Repair to pay for the leasing of the vans.
- A Grant from the Co-op amounting to £1,188 was received to provide activities for our tenants in sheltered and extra care properties to help reduce loneliness and isolation.
- Scottish Fire and Rescue provided Care and Repair with a Grant of £2,933 for fire safety initiatives
- The Association continues to provide Care and Repair services to Renfrewshire, East Renfrewshire and Inverclyde Councils. The service is designed to provide repairs and adaptations to older and disabled owner occupiers.
- Care and Repair also received income in the year for the installation of grab rails for owner occupiers in Inverclyde amounting to £3,834
- The Association received Grant funding for tenant medical adaptations in the year amounting to £27,331

In our most recent survey we talked to 343 of our tenants.



% of tenants who feel rent for property represents good value for money



Bridgewater HA

86.0%

Linstone Housing

89.0%

Williamsburgh HA

92.0%

Paisley HA

84.0%

Barrhead HA

79.0%

Ferguslie Park HA

86.0%

Scottish Average

94.4%

Getting good value from and rents and service charges also relates to how efficient and effective Associations are at obtaining the money that is owed to them and how effective they are at making sure that money is not lost through inefficient practices.



% of rent lost due to properties being empty



Bridgewater HA
3.0%

Linstone Housing
3.6%

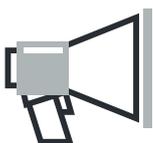
Williamsburgh HA
0.9%

Paisley HA
1.4%

Barrhead HA
0.4%

Ferguslie Park HA
1.0%

Scottish Average
1.2%



Average calendar days to re-let properties



Bridgewater HA
82.0

Linstone Housing
121.3

Williamsburgh HA
46.3

Paisley HA
52.2

Barrhead HA
25.9

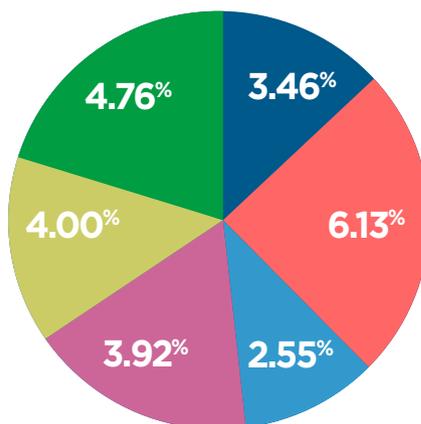
Ferguslie Park HA
99.4

Scottish Average
31.8

The average calendar days to re-let properties is high as a result of allocations of general needs and sheltered housing being suspended until August 2020 and no lets permissible in our 2 extra care developments.

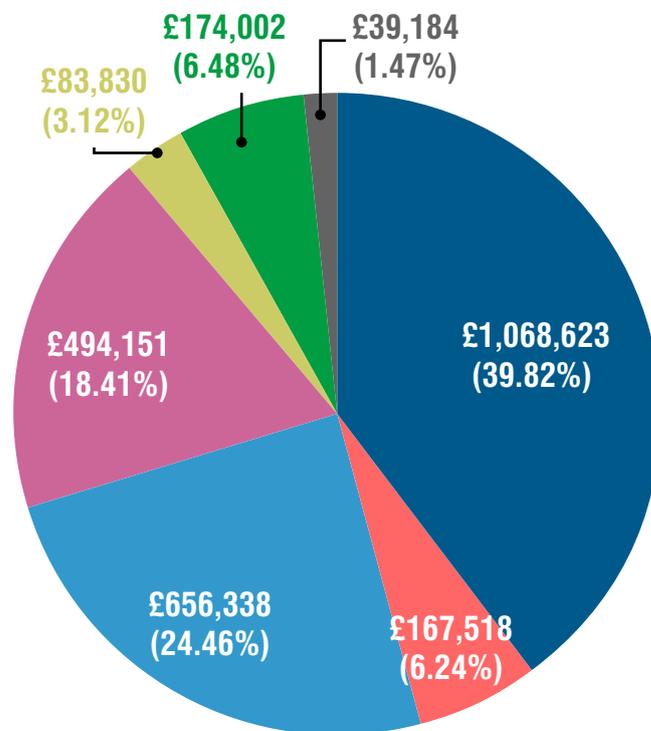


% of gross rent arrears



Rent arrears at the end of March 2021 doubled from the previous year as a result of the pandemic. The Association reassured tenants that their homes were safe and we applied to the Scottish Governments Community Resilience fund to enable us to increase our Welfare Rights Service and continue to support the delivery of emergency food provision and other support to tenants via Community Action Erskine/ EBI Unites.

Expenditure on Social Letting Activities



OUTCOME 14 AND 15: Rents and service charges

Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them; tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between the landlords and tenants.

These outcomes reflect a landlord's legal duty to consult tenants about rent setting; the importance of taking account of what current and prospective tenants and other customers are likely to be able to afford; and the importance that many tenants place on being able to find out how their money is spent. For local councils, this includes meeting the Scottish Government's guidance on housing revenue accounts. Each landlord must decide, in discussion with tenants and other customer, whether to publish information about expenditure above a particular level, and in what form and detail. What matters is that discussions take place and the decisions made reflect the views of tenants and other customers.

- The Association consults extensively with its tenants each year prior to increasing rents and service charges in March, however, in recognition of the financial hardship tenants were facing due to the impact of Covid-19 and furlough, the Board approved no increase in rents. Over 200 telephone interviews were carried out with a representative sample of Bridgewater tenants by Research Resource Ltd to find out their views on:
 - how tenants felt about the support the Association provided during Covid-19,
 - the impact of the pandemic,
 - how they are managing financially, and
 - their views on the Boards decision not to increase rents.

The results of the survey can be found on our website at www.bridgewaterha.org.uk. In summary:

- 83% of tenants were very satisfied or fairly satisfied with Bridgewater during the pandemic
- 88% of tenants felt that they have been kept informed of changes to services available due to Covid-19

Services or support that would help you/your family

82% of respondents said that they could not think of any other services or support that Bridgewater could provide that would help them or their family during lockdown or moving forward.

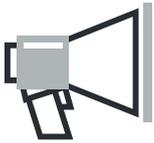
Suggestions received included:

Concerns about income/ paying rent/ referral to Welfare Benefits Service (6%)

Energy efficiency advice (5%)

Help regarding feeling lonely or isolated (4%)

Support getting online or accessing technology (3%)



These are the % rent increases applied for the year 2020/21



Conclusion

This is our ninth annual report on the Charter and our aim is to provide you with a clearer understanding of how the Association is performing in relation to things that may be important to you. Further information about Bridgewater and its performance can be found on our Web Site at www.bridgewaterha.org.uk.

This report also gives you some comparison information so that you can see how we are doing compared to some of the other Associations which operate in Renfrewshire and East Renfrewshire. You can also even compare our results with every Association and Council in Scotland by visiting the Scottish Housing Regulators Web Site at www.scottishhousingregulator.gov.uk

We hope we have included all of the information you would want and in a format which is easy to understand, however you might not think so. We would welcome your feedback on this report, therefore, please tell us what you think so that we can make the report better in future.

When we carry out our rent consultation this year, we will ask the people we contact what they thought of the report and hopefully get some useful ideas for future reports. In the meantime, if you have any questions about what the report says, please don't hesitate to contact any member of staff here at Bridgewater. We will be happy to help.



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